

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09892627
	Filing Date		2001-06-28
	First Named Inventor	William C. Kitchen	
	Art Unit	3696	
	Examiner Name	Clement B. Graham	
	Attorney Docket Number	23952-0037	

U.S.PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	3761682		1973-09-25	Barnes et al.	
	2	3833885		1974-09-03	Gentile et al.	
	3	3876864		1975-04-08	Clark et al.	
	4	3949364		1976-04-06	Clark et al.	
	5	4270042		1981-05-26	Case	
	6	4321672		1982-05-23	Braun et al.	
	7	4642767		1987-02-10	Lerner	
	8	4758714		1988-07-19	Carlson et al.	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09892627
Filing Date		2001-06-28
First Named Inventor	William C. Kitchen	
Art Unit		3696
Examiner Name	Clement B. Graham	
Attorney Docket Number		23952-0037

	9	4791561		1988-12-13	Huber	
	10	4926325		1990-05-15	Benton et al.	
	11	4929818		1990-05-29	Bradbury et al.	
	12	4948174		1990-08-14	Thomson et al.	
	13	4960981		1990-10-02	Benton et al.	
	14	4961139		1990-10-02	Hong et al.	
	15	5093787		1992-03-03	Simmons	
	16	5097115		1992-03-17	Ogasawara et al.	
	17	5111395		1992-05-05	Smith et al.	
	18	5237159		1993-08-17	Stephens et al.	
	19	5303149		1994-04-12	Janigian	

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09892627
Filing Date	2001-06-28
First Named Inventor	William C. Kitchen
Art Unit	3696
Examiner Name	Clement B. Graham
Attorney Docket Number	23952-0037

20	5504677		1996-04-02	Pollin	
21	5652786		1997-07-29	Rogers	
22	5677955		1997-10-14	Doggett et al.	

If you wish to add additional U.S. Patent citation information please click the Add button.

Add

U.S.PATENT APPLICATION PUBLICATIONS

Remove

Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1					

If you wish to add additional U.S. Published Application citation information please click the Add button.

Add

FOREIGN PATENT DOCUMENTS

Remove

Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ² i	Kind Code ⁴	Publication Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear	T ⁵
	1	401195573A	JP		1989-08-07	Adachi		<input type="checkbox"/>
	2	9109370	WO		1991-06-27	Lawlor et al.		<input type="checkbox"/>

If you wish to add additional Foreign Patent Document citation information please click the Add button

Add

NON-PATENT LITERATURE DOCUMENTS

Remove

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.	T ⁵
--------------------	---------	---	----------------

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09892627
Filing Date	2001-06-28
First Named Inventor	William C. Kitchen
Art Unit	3696
Examiner Name	Clement B. Graham
Attorney Docket Number	23952-0037

1	"Banks, Credit Unions Join in Utilities to Expand Bill Payment Plan." Press Release. Omaha World-Herald (Sunrise Edition), August 30, 1989.	<input type="checkbox"/>
2	"Federal Reserve System Docket No. R-0643, Regulation CC CFR Part 2 29, Availability of Funds and Collection of Checks." Press Release. American Banker, October 27, 1988, vol. 153, issue 211.	<input type="checkbox"/>
3	"Official Routing Number Registrar -- Routing Number Policy." Formulated jointly by the American Bankers Association and the Federal Reserve System, 1976, pp. 1-22.	<input type="checkbox"/>
4	"Is Video Banking Poised to Take Off (Again)?" CTS Accounting Software Survey, June 1990, vol. 20, issue 1.	<input type="checkbox"/>
5	Excerpt from The Bankers Magazine, July-August 1985, pp. 54-55.	<input type="checkbox"/>
6	Advertisement: as seen in PC Computing. "CheckFree, the Fastest aWay to Pay Bills, " with purchase order form. Reprinted from PC Magazine, November 14, 1989.	<input type="checkbox"/>
7	BLATTBERG, ROBERT C., and JOHN DEIGHTON. "Interactive Marketing: Exploiting the Age of Addressability." Sloan Management Review, Fall 1991, pp. 5-14, vol. 13, no. 1.	<input type="checkbox"/>
8	CHURBUCK, DAVID C. "Let Your Fingers Do the Banking." Forbes, August 19, 1991.	<input type="checkbox"/>
9	DUNKIN, AMY. "Personal Business: Software, Have a PC? Now You Can Chuck Your Checkbook." Business Week, September 3, 1990.	<input type="checkbox"/>
10	ELIASON, A.L. Online Business Computer Applications (2nd edition), pp. 18-19 and 69-71. Science Research Associates, USA, 1987.	<input type="checkbox"/>
11	FRANCIS, G. JAY et al. Excerpts from "Chapter 6: The Payment Function - Routing Symbol and Transit Number." Principles of Banking, p. 109, American Bankers Association, 1998.	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number	09892627
Filing Date	2001-06-28
First Named Inventor	William C. Kitchen
Art Unit	3696
Examiner Name	Clement B. Graham
Attorney Docket Number	23952-0037

12	GULLO, KAREN. "Reistad Continues Quest for the 'Checkless Society,' Series: 8." American Banker, July 16, 1991, vol.156, issue 135.	<input type="checkbox"/>
13	HOWARD, BILL. "The Best of 1989." PC Magazine, January 16, 1990.	<input type="checkbox"/>
14	HUIYONG et al. "Harbrace Considers Sale of Some Assets — Chief Says Firm Discussing Potential Transactions; Thomson May Play Role." Wall Street Journal, April 26, 1990.	<input type="checkbox"/>
15	MAGID, LAWRENCE. "How to Put PC to Work Paying Bills." Los Angeles Times, July 25, 1991.	<input type="checkbox"/>
16	Merriam-Webster's Collegiate Dictionary, 10th edition, p. 293, word, "database" (1962); and p. 929, word, "processing" (1532).	<input type="checkbox"/>
17	PASCHAL, JAN. "New Edition of Rand McNally Bankers Directory Available." Journal Record, February 11, 1987, Oklahoma City. Extracted on Internet from http://proquest.umi.com .	<input type="checkbox"/>
18	SHIPLEY, CHRIS. "CheckFree's Payment System." PC Computing, August 1, 1991.	<input type="checkbox"/>
19	SHIPLEY, CHRIS. "Electronic Bill Paying Just Got a Lot Easier." PC Computing, May 1, 1991.	<input type="checkbox"/>
20	STREETER, BILL. "The Future is Here and It's on TV." ABA Banking Journal, November 1980. Extracted on Internet from Corporate Business Source database.	<input type="checkbox"/>
21	Declaration by Mark Johnson.	<input type="checkbox"/>
22	TRIPP, JULIE. "How to Lend Uncle Sam Your Money." The Oregonian, October 28, 1990, p. B1, Portland, OR. Extracted on Internet from http://proquest.umi.com .	<input type="checkbox"/>

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(Not for submission under 37 CFR 1.99)

Application Number		09892627
Filing Date		2001-06-28
First Named Inventor	William C. Kitchen	
Art Unit	3696	
Examiner Name	Clement B. Graham	
Attorney Docket Number	23952-0037	

23	TYSON, DAVID O. "Princeton Telecom Addresses Problems of On-Line Bill Payment." American Banker, August 1989, vol. 154, no. 154 .	<input type="checkbox"/>
24	WHITE, et al. "4-in-1 Accounting: The Basics from Real-World." PC Magazine, October 1, 1985, pp. 167-168, vol. 4, no. 20. Extracted on Internet from Dialog file 47, Accession #02746427.	<input type="checkbox"/>
25	Non-Final Office Action mailed 12/17/2008 for related US Patent Application No. 09/820,805 (filed 3/30/2001), which is continuation of US Patent Application No. 09/034,561 (filed 3/3/1998).	<input type="checkbox"/>
26	Final Office Action mailed 1/12/2009 for related US Patent Application No. 10/602,688 (filed 6/25/2003), which is continuation of US Patent Application No. 09/867,587 (filed 5/31/2001).	<input type="checkbox"/>

If you wish to add additional non-patent literature document citation information please click the Add button

EXAMINER SIGNATURE

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ See Kind Codes of USPTO Patent Documents at www.USPTO.GOV or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.